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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of: Cohen

Patent Application

Serial No.: 09/955,464

Filing Date: 9/18/2001

For: Systems for Financial and
Electronic Commerce

COPY OF PAPERS
ORIGINALLY FILED

Attorney Docket No.: 4018.016

Commissioner of Patents
Washington, D.C. 20231

Transmittal Letter

Enclosed please find a Response to the Notice to File Missing Parts of Nonprovisional Application dated 10/24/01, including: (a) a copy of the notice; (b) a request for a one month extension of the time provided for response; (c) an abstract; and (d) a check for \$517 in payment of the necessary fees. Should any further amounts or any extensions be required, such extensions are requested, and the Commissioner is hereby authorized to debit Deposit Account No. 50-1604 for any additional fees that may be necessary in conjunction with the present application, and to credit any overpayment thereto.

Dated: January 24, 2002

Respectfully submitted,

Morris E. Cohen (Reg. No. 39,947)
1122 Coney Island Avenue, Suite 217
Brooklyn, New York 11230
(718) 859-8009 (telephone)
(718) 859-3044 (facsimile)

CERTIFICATE OF MAILING (FIRST CLASS MAIL)

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail, postage prepaid, in an envelope addressed to the Commissioner of Patents, Washington, D.C. 20231 on the date listed below.

Morris E. Cohen

Mailing Date: January 24, 2002



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Response to Notice to File Missing Parts dated October 24, 2001

Receipt is acknowledged of the Notice to File Missing Parts of Nonprovisional Application dated 10/24/01. A one month extension of the time provided for response is requested.

An abstract (within the preliminary amendment) and the necessary fees are enclosed. The preliminary amendment also includes a request for cancellation of claims 24-37 prior to calculation of the filing fee. Accordingly, it is believed that \$517 is due (\$370 in payment of the basic filing fee; \$27 for 3 total claims over 20; \$55 for the one month extension request; and \$65 for the late filing fee). Should any further amounts or any extensions be required, such extensions are requested, and the Commissioner is hereby authorized to debit Deposit Account No. 50-1604 for any additional fees that may be necessary in conjunction with the present application, and to credit any overpayment thereto.

Dated: December 24, 2001

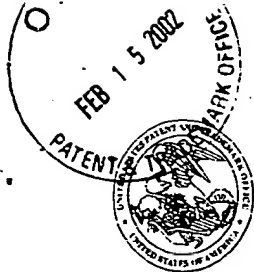
Respectfully submitted,

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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/955,464	09/18/2001	Morris E. Cohen	4018.016

CONFIRMATION NO. 7728

FORMALITIES LETTER



OC000000006963593

Morris E. Cohen
Suite 217
1122 Coney Island Avenue
Brooklyn, NY 11230-2345

COPY OF PAPERS
ORIGINALLY FILED

Date Mailed: 10/24/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 355 to complete the basic filing fee for a small entity.
- Total additional claim fee(s) for this application is \$273.
 - \$153 for 17 total claims over 20.
 - \$120 for 3 independent claims over 3.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 693.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- An abstract was not provided for this application. An abstract of the technical disclosure is required under 37 CFR 1.72(b).

A copy of this notice MUST be returned with the reply.

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE